

Information to identify the case:

Debtor 1	Patricia A. Yost	Social Security number or ITIN xxx-xx-2736
	First Name Middle Name Last Name	
Debtor 2 (Spouse, if filing)		EIN 57-1173836
	First Name Middle Name Last Name	Social Security number or ITIN -----
		EIN -----

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **17-23744-CMB**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(b) is granted to:

Patricia A. Yost
dba Ultimate Hair Force Studio, Inc.

9/2/20

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge Before Completion of a Chapter 13 Plan

The court has determined that the debtors are entitled to a discharge pursuant to 11 U.S.C. § 1328(b) without completing all of the requirements under the chapter 13 plan. A discharge pursuant to § 1328(b) is referred to as a "hardship discharge."

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;

For more information, see page 2 >

- ◆ debts for most taxes;
 - ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 hardship discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
 Patricia A. Yost
 Debtor

Case No. 17-23744-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
 Form ID: 3180WH

Page 1 of 2
 Total Noticed: 38

Date Rcvd: Sep 02, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 04, 2020.

db +Patricia A. Yost, 215 Elbe Drive, Pittsburgh, PA 15209-2033
 cr +County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor,
 Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
 cr +North Hills School District, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor,
 Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
 cr +Office of Attorney General Department of Revenue, Robert C. Edmundson, 564 Forbes Avenue,
 Pittsburgh, PA 15219-2908
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 cr +SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412
 cr +Township of Ross, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor,
 Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
 cr +United States of America Department of the Treasur, c/o Office of U.S. Atty for W.D. of PA,
 U.S. Post Office & Courthouse, 700 Grant Street, suite 4000, Pittsburgh, PA 15219,
 U.S.A. 15219-1956
 14695018 +Caliber Home Loans, 6404 Ivy Lane, #700, Greenbelt, MD 20770-1409
 14695019 +Caliber Home Loans, Inc., P.O. Box 24610, Oklahoma City, OK 73124-0610
 14745069 +County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire,
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
 14788569 +DLJ Mortgage Capital, Inc., Serviced by Select Portfolio Servicing,,
 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
 14695022 +Jeffrey R. Hunt, Esquire, Goehring, Rutter & Boehm, 437 Grant St., 14th Floor,
 Pittsburgh, Pennsylvania 15219-6107
 14695023 +Jordan Tax Service, 102 Rahway Road, McMurray, Pennsylvania 15317-3349
 14741972 +LSF8 MASTER PARTICIPATION TRUST, Caliber Home Loans, PO Box 24330,
 Oklahoma City OK 73124-0330
 14695024 +Matt W. Yost, 3284 Babcock Boulevard, Pittsburgh, PA 15237-2839
 14695025 +Michael J. Witherel, Esquire, Witherel & Associates, 966 Perry Highway,
 Pittsburgh, PA 15237-2107
 14745070 +North Hills School District, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire,
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
 14719827 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue,
 Pittsburgh, PA 15233-1828
 14695027 +Portfolio Recovery Associates, LLC, c/o Blatt Hasenmiller Leibsker & Moore,,
 1835 Market Street, Suite 501, Philadelphia, Pennsylvania 19103-2933
 15096697 Seleni Finance LP, Attention: Cashiering Department, PO Box 71243,
 Philadelphia, PA 19176-6243
 14745071 +Township of Ross, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire,
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
 14695030 +UPMC Community Medicine, Receivables Outsourcing, P.O. Box 62850,
 Baltimore, Maryland 21264-2850
 14695031 UPMC Health Services, P.O. Box 371472, Pittsburgh, Pennsylvania 15250-7472
 14762770 UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
 14695032 UPMC Physician Services, P.O. Box 371980, Pittsburgh, Pennsylvania 15250-7980
 14762876 UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 03 2020 04:58:08
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 03 2020 04:58:08 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 14695020 +EDI: CBCSI.COM Sep 03 2020 07:53:00 CBCS, P.O. Box 163250, Columbus, Ohio 43216-3250
 14713233 +E-mail/Text: gocadle@cadleco.com Sep 03 2020 04:59:02 Cadles of Grassy Meadows II, L.L.C.,
 100 North Center Street, Newton Falls, OH 44444-1321
 14695017 +E-mail/Text: gocadle@cadleco.com Sep 03 2020 04:59:02 Cadles of Grassy Meadows, II, LLC,
 Attention: WWG20047, 100 North Center Street, Newton Falls, OH 44444-1321
 14768098 +E-mail/Text: kburkley@bernsteinlaw.com Sep 03 2020 04:59:24 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 14695021 EDI: IRS.COM Sep 03 2020 07:53:00 Internal Revenue Service,
 Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, Pennsylvania 19101-7346
 14695028 EDI: PRA.COM Sep 03 2020 07:53:00 Portfolio Recovery Associates, LLC, P.O. Box 12914,
 Norfolk, Virginia 23541
 14711410 EDI: PRA.COM Sep 03 2020 07:53:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 14695026 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 03 2020 04:58:08
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, Pennsylvania 17128-0946
 14695029 EDI: DRIV.COM Sep 03 2020 07:53:00 Santander Consumer, USA, Attn: Bankruptcy Dept.,
 P.O. Box 560284, Dallas, TX 75356-0284

TOTAL: 11

District/off: 0315-2

User: culy
Form ID: 3180WH

Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr DLJ Mortgage Capital, Inc.
cr Duquesne Light Company
cr LSF8 Master Participation Trust
cr WILMINGTON SAVINGS FUND SOCIETY, et.al.
cr Wilmington Savings Fund Society, FSB, Et.Al
cr* +Cadles of Grassy Meadows II, L.L.C., 100 North Center Street, Newton Falls, OH 44444-1321
TOTALS: 5, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 04, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 2, 2020 at the address(es) listed below:

Anthony T. Kovalchick on behalf of Creditor Office of Attorney General Department of Revenue
akovalchick@attorneygeneral.gov
Christopher M. McMonagle on behalf of Creditor DLJ Mortgage Capital, Inc.
cmcmونagle@sterneisenberg.com, bkecf@sterneisenberg.com
Francis E. Corbett on behalf of Debtor Patricia A. Yost fcorbett@fcorbettlaw.com,
fcorbett7@gmail.com
James McNally on behalf of Creditor Cadles of Grassy Meadows II, L.L.C.
jmcnally@cohenseglia.com, dlandi@cohenseglia.com
James Warmbrodt on behalf of Creditor DLJ Mortgage Capital, Inc. bkgroup@kmllawgroup.com
Jeffrey R. Hunt on behalf of Creditor Township of Ross jhunt@grblaw.com, cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor North Hills School District jhunt@grblaw.com,
cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor County of Allegheny jhunt@grblaw.com,
cnoroski@grblaw.com
Jerome B. Blank on behalf of Creditor LSF8 Master Participation Trust pawb@fedphe.com
Jill Locnikar on behalf of Creditor United States of America Department of the Treasury,
Internal Revenue Service jill.locnikar@usdoj.gov,
patricia.fitzgerald@usdoj.gov;caseview.ecf@usdoj.gov;kassi.horton@usdoj.gov
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Mario J. Hanyon on behalf of Creditor Wilmington Savings Fund Society, FSB, Et.Al
pawb@fedphe.com
Norma Hildenbrand, on Behalf of the United States Trustee by on behalf of U.S. Trustee
Office of the United States Trustee Norma.L.Hildenbrand@usdoj.gov
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteeewda.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com
Thomas Song on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, et.al. pawb@fedphe.com
TOTAL: 17